

**Information to identify the case:**

Debtor 1	Amos A. Campbell	Social Security number or ITIN xxx-xx-2962
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Deanna D. Beedy	Social Security number or ITIN xxx-xx-7022
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 11-18280-RG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Amos A. Campbell

Deanna D. Beedy  
aka Deanna D Beedy-Campbell

10/26/17

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Amos A. Campbell  
Deanna D. Beedy  
DebtorsCase No. 11-18280-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 50

Date Rcvd: Oct 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2017.

db/jdb +Amos A. Campbell, Deanna D. Beedy, 79 High Street, Montclair, NJ 07042-2478  
 sp Felice Law Offices, P.S., 505 West Riverside Avenue, Suite 210, Spokane, WA 99201-0518  
 511782265 +Capital One Bank (USA), N.A., c/o Nudelman, Klemm & Golub, 425 Eagle Rock Avenue, Roseland, NJ 07068-1717  
 511782269 EBI- Patient Pays, Lockbox #8506, PO Box 8500, Philadelphia, PA 19178-8506  
 511782271 East Orange General Hospital, c/o QAR, PO Box 239, Gibbsboro, NJ 08026-0239  
 511782270 +East Orange General Hospital, Mail Processing Center, 2 Broad Street, Bloomfield, NJ 07003-2547  
 511782272 +Equable Ascent Financial LLC, c/o Global Credit & Collection, 300 International Drive, PMB #10015, Williamsville, NY 14221-5781  
 511782273 Equable Ascent Financial LLC, c/o Pentagroup Financial, LLC, 35A Rust Lane, Boerne, TX 78006-8202  
 511782274 Evergreen Emerg. Solutions, c/o AFS, PO Box 64488, Baltimore, MD 21264-4488  
 511782277 GE Money Bank, c/o Monarch Recovery Mgmt, 10965 Decatur Road, Philadelphia, PA 19154-3210  
 511782278 HESAA- NJCLASS, PO Box 11961, Newark, NJ 07101-4961  
 511782281 Mountainside Hospital, PO Box 30700, New York, NY 10087-0700  
 511782283 New Century Financial Services, c/o Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
 512053508 +New Jersey Class, PO Box 538, Trenton, New Jersey 08625-0538  
 511782284 +Northland Group, Inc., PO Box 390905, Minneapolis, MN 55439-0905  
 511782286 +The Port Authority of NY/NJ, c/o Allied Interstate, PO Box 361535, Columbus, OH 43236-1535

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 26 2017 23:25:48 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreq03.ne.ecf@usdoj.gov Oct 26 2017 23:25:44 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr EDI: FORD.COM Oct 26 2017 23:03:00 Ford Motor Credit Company, LLC, P.O. Box 6275, Dearborn, MI 48121  
 511782261 EDI: GMACFS.COM Oct 26 2017 23:03:00 Ally, PO Box 380902, Bloomington, MN 55438-0902  
 511816172 +EDI: GMACFS.COM Oct 26 2017 23:03:00 Ally Financial Inc. f/k/a GMAC Inc., PO BOX 130424, Roseville, MN 55113-0004  
 511782262 EDI: AMEREXPR.COM Oct 26 2017 23:03:00 American Express, PO Box 26312, Lehigh Valley, PA 18002-6312  
 511782263 +E-mail/Text: egssupportservices@egscorp.com Oct 26 2017 23:25:56 American Express (US), c/o NCO Financial Systems Inc, 507 Prudential Road, Horsham, PA 19044-2308  
 512106728 EDI: BECKLEE.COM Oct 26 2017 23:03:00 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 511922077 +EDI: ACCE.COM Oct 26 2017 23:03:00 Asset Acceptance LLC, PO BOX 2036, Warren, MI 48090-2036  
 511782264 EDI: CAPITALONE.COM Oct 26 2017 23:03:00 Capital One, PO Box 71083, Charlotte, NC 28272-1083  
 511927366 EDI: CAPITALONE.COM Oct 26 2017 23:03:00 Capital One Bank (USA), N.A., by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083  
 511934814 EDI: CHASE.COM Oct 26 2017 23:03:00 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 511782266 E-mail/Text: bknotice@erccollections.com Oct 26 2017 23:25:51 Chase Bank USA, NA, c/o Enhanced Recovery Corp., 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 511782268 +EDI: JEFFERSONCAP.COM Oct 26 2017 23:04:00 Debt Recovery Solutions, c/o Jefferson Capital Systems, 16 McLeland Road, St. Cloud, MN 56303-2198  
 511854192 EDI: FORD.COM Oct 26 2017 23:03:00 Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI 48255-0953  
 511782275 EDI: FSAE.COM Oct 26 2017 23:03:00 Firstsource Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628  
 511782276 EDI: FORD.COM Oct 26 2017 23:03:00 Ford Credit, PO Box 220564, Pittsburgh, PA 15257-2564  
 513237212 EDI: RMSC.COM Oct 26 2017 23:03:00 GE Capital Retail Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605  
 512123293 EDI: RESURGENT.COM Oct 26 2017 23:03:00 GE Money Bank, c/o B-Line, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
 511854142 EDI: RMSC.COM Oct 26 2017 23:03:00 GE Money Bank, Attn: Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 511782279 +E-mail/Text: camanagement@mtb.com Oct 26 2017 23:25:29 Hudson City Savings Bank, W 80 Century Road, Paramus, NJ 07652-1478  
 516049452 E-mail/Text: camanagement@mtb.com Oct 26 2017 23:25:29 M&T Bank, P.O.Box 1288, Buffalo, NY 14240-1288  
 516049453 E-mail/Text: camanagement@mtb.com Oct 26 2017 23:25:29 M&T Bank, P.O.Box 1288, Buffalo, NY 14240-1288  
 511782280 E-mail/Text: kmoore@beacon-services.com Oct 26 2017 23:25:08 Marriott Employees, c/o Beacon Services, LLC, PO Box 4597, Timonium, MD 21094-4597

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 50

Date Rcvd: Oct 26, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

511841228 +EDI: MID8.COM Oct 26 2017 23:03:00 Midland Credit Management, Inc., 2365 Northside Drive,  
Suite 300, San Diego, CA 92108-2709  
513571556 EDI: AIS.COM Oct 26 2017 23:03:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457  
511782282 +E-mail/Text: bankruptcy@certifiedcollection.com Oct 26 2017 23:25:32  
Mountainside Hospital-Merit Op, c/o Certified Credit & Collect, PO Box 336,  
Raritan, NJ 08869-0336  
512762608 +E-mail/Text: bknotice@ncmllc.com Oct 26 2017 23:25:55 National Capital Management, LLC.,  
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
512216590 EDI: PRA.COM Oct 26 2017 23:03:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk VA 23541  
513885637 +EDI: PRA.COM Oct 26 2017 23:03:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
513885636 +EDI: PRA.COM Oct 26 2017 23:03:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
511782285 EDI: ACCE.COM Oct 26 2017 23:03:00 PSE&G, c/o Asset Acceptance, LLC, PO Box 2036,  
Warren, MI 48090-2036  
512106704 EDI: RECOVERYCORP.COM Oct 26 2017 23:03:00 Portfolio Investments I LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
513237213 EDI: RECOVERYCORP.COM Oct 26 2017 23:03:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Midland Credit Management Inc, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
513572283\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
511782267 ##Citibank (South Dakota) NA, c/o CBE Group, Payment Processing Center, PO Box 2695,  
Waterloo, IA 50704-2695

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 28, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on October 26, 2017 at the address(es) listed below:

David C. Russo on behalf of Debtor Amos A. Campbell lawyerrusso@optonline.net,  
deannabuss@gmail.com  
David C. Russo on behalf of Joint Debtor Deanna D. Beedy lawyerrusso@optonline.net,  
deannabuss@gmail.com  
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 5